

**FCI Lender Services, Inc.**

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.trustfci.com NMLS #4920 DRE #01022780

PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

**Demand Loan Payoff**

**Borrower** MELVIN H KANAN  
 2203 AVENUE X  
 BROOKLYN, NY 11235  
 Account: 9160034594

**Servicer** FCI Lender Services, Inc.  
 PO BOX 28720  
 Anaheim, CA 92809-0112  
 800-931-2424

As required by state law, upon receipt of payment in FULL, FCI will process the release of lien, unless directed otherwise by lender.

<b>Estimated Payoff Date</b>	<b>5/14/2020</b>
Loan Maturity Date	12/1/2036
Interest Paid to Date	1/1/2010
Next Payment Due Date	2/1/2010
Unpaid Principal Balance of Loan	\$909,997.98
Deferred Unpaid Principal Due	\$0.00
Note Interest Rate	6.5000 %
Current Interest Rate (May include Default Interest Rate)	6.5000 %
Note Rate Interest Due from 1/1/2010 to 5/14/2020	\$613,351.28
Unaccrued Balance of Default Interest from 1/1/2010 to 5/14/2020	\$0.00
Accrued/Unpaid Interest Due (May include Unpaid Default Interest)	\$0.00
Deferred Unpaid Interest Due	\$0.00
Unpaid Loan Fees	\$0.00
Prepayment Penalty Due	\$0.00
Other Payments	\$0.00
Late Charges Due from Paid-to-Date	\$394.32
Late Charges Unpaid/Due from Previous Payments	\$0.00
Late Charges Unpaid/Due & Deferred from Previous Servicer	\$0.00
Unpaid Loan Charges or Advances	\$152,684.66
Estimated Payoff Charges from Servicer	\$95.00
Credit Due from Suspense Account	\$0.00
Credit Due from Escrow Account	\$0.00
Credit Due from Restricted Funds Account	\$0.00
<b>Estimated Amount to Fully Pay Off this Loan:</b>	<b>\$1,676,523.24</b>
Please Add Additional Daily Interest Amount if Paying After 5/14/2020	\$164.31

PLEASE BE ADVISED THAT THIS DEMAND IS ONLY AN ESTIMATE. Additional interest, late charges, fees, and costs may be incurred by the Borrower between the Statement Date and the Payoff Date. ACCORDINGLY, PLEASE CALL (800) 931-2424 ext. 651 TO VERIFY THE PAYOFF AMOUNT PRIOR TO ISSUING PAYMENT.

**Outstanding Checks:****Special Instructions:**

(1) Only Certified Funds, Wire Transfer or Title Company Check will be accepted.

(2) Please make your disbursement payable to: FCI Lender Services, Inc.

(3) We reserve the right to amend this demand should any changes occur that would increase the total amount for payoff.

(4) PLEASE NOTE THIS DEMAND EXPIRES AND BECOMES NULL AND VOID ON 05/14/2020, as follows: (A) for Payment by Wire, at 2:00 p.m. PT; and (B) for Payment by Certified Funds or Title Company Check, at 5:00 p.m. PT.

(5) THE DEMAND FEE IS DUE EVEN IF YOUR TRANSACTION IS CANCELLED.

Sincerely,

**DRAFT REPORTS****DRAFT REPORTS**

FCI Lender Services, Inc.

800-931-2424 x 650

Fax: 714-282-5775

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Payment Due Date	Note Rate	Payment Amount	Apply To							Unpaid Int Balance	Principal Balance
			Principal	Interest	Reserve	Impound	Other	Unp. Int.	Acc Late Chg		
02/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 98.58	\$ 0.00	\$ 909,997.98
03/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 98.58	\$ 0.00	\$ 909,997.98
04/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 98.58	\$ 0.00	\$ 909,997.98
05/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 98.58	\$ 0.00	\$ 909,997.98
06/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
07/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
08/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
09/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
10/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
11/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
12/01/2010	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
01/01/2011	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
02/01/2011	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
03/01/2011	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
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12/01/2011	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
01/01/2012	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
02/01/2012	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
03/01/2012	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
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06/01/2012	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
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06/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
07/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
08/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
09/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
10/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
11/01/2014	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98

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01/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
02/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
03/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
04/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
05/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
05/14/2020	6.5000%	\$ 2,135.97	\$ 0.00	\$ 2,135.97	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
		<b>\$ 613,351.28</b>	<b>\$ 0.00</b>	<b>\$ 613,351.28</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 394.32</b>	
<b>** This transaction was already accomplished by the borrower.</b>											

Itemization of Other Fees		
Actual Charge Subject to County Recorder's Office		
Description	Destination	Amount
Demand Fee		\$30.00
Reconveyance Fee		\$65.00
Recording Fee		\$0.00
Forwarding Fee		\$0.00
		<b>\$95.00</b>

Itemization of Unpaid Charges					
Date	Description	Interest Rate	Unpaid Balance	Accrued Interest	Total Due
06/11/2018	Prior Servicer Escrow Advances	0.000%	\$94,028.50	\$0.00	\$94,028.50
06/11/2018	Prior Servicer 3rd Party Advances	0.000%	\$52,027.16	\$0.00	\$52,027.16
06/11/2018	Prior Servicer Corp Advance Fees	0.000%	\$6,261.00	\$0.00	\$6,261.00
08/16/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
07/01/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
09/12/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
10/02/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
11/01/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
12/04/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/03/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
02/01/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
03/01/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
04/02/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
05/01/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
06/04/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
07/03/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
08/02/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
09/04/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
10/03/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
11/06/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
12/05/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/06/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
02/03/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
03/02/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
04/03/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
05/06/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
					<b>\$152,684.66</b>

Property List
86 E LAKE DRIVE, MONTAUK NY 11954

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